BANK

HYPO GROUP ALPE ADRIA

HYPOnet

USER MANUAL

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1. GENERALLY ABOUT HYPOnet

HYPOnet is intended for domestic and foreign private persons who have an open current account in Hypo Alpe-Adria-Bank d.d.

Advantages of HYPOnet:

- Usage of our services from any place in the world where you have an Internet access
- Access to your accounts 24/7
- Faster and easier performing of transactions
- More economic and faster communication with electronic banking
- Attractive charges for service execution

HYPOnet benefits for domestic private persons:

- Account overview for all registered accounts in HAAB
  - Multi-currency current accounts
  - Multi-currency giro accounts
  - Loans
  - Domestic and foreign currency term deposits, as well as a vista savings
  - Revolving accounts
  - Credit card accounts
- Turnover overview for all registered accounts in HAAB
- Overview and printout of account statements upon all registered accounts in HAAB
- Payment order entry
  - General payment order for transfer
  - Buying/selling of foreign currencies
  - Internal payment order
- Creation of payment order by template
- Opening and cancelling of standing order
- Ordering creation
  - Request for cash withdrawal
  - Request for opening and cancelling of standing order
  - Request for change of personal data
- Overview and control of payment orders and ordering
- Archive of all payment orders and ordering
- HYPOfund business
  - Access (activation)
  - Buying, selling and exchanging shares
  - Overview of present share status
  - Overview of business profit

HYPOnet benefits for foreign private persons (non-residents):

- Account overview for all registered accounts in HAAB
- Turnover overview for all registered accounts in HAAB
- Overview and printout of account statements upon all registered accounts in HAAB

2. OPERATING IN HYPOnet

2.1. Logon to program

Access Internet site **https://www.hypo.hr** and, within the window *Entrance for Private Clients*, choose type of entry according to your equipment for starting HYPOnet:

- **Token** and
- **Smart Card** (digital certificate is used)

Picture 1 – Entrance point

1. Token

If you use token, choose *Entrance with variable passwords* on the welcome page. Entrance process:

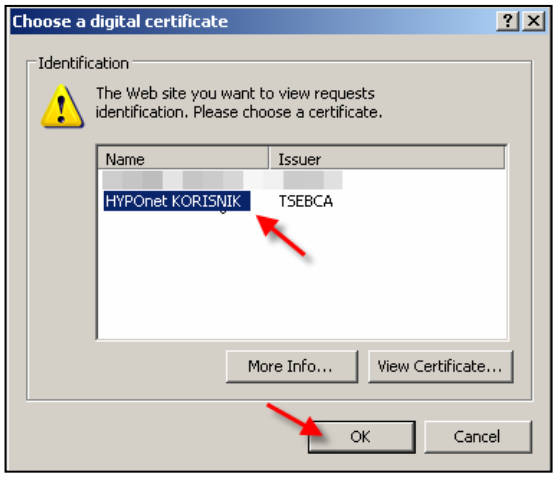
- Enter **User name** and **Password** (generated by token), then click on **Entrance.**

2. Smart Card

If you use Smart card and reader, pursue the following procedure to enter the application:

- Insert smart card into reader
- Select Entrance with digital certificate
- Select your certificate
- Enter PIN, confirm with OK

Click on Entrance



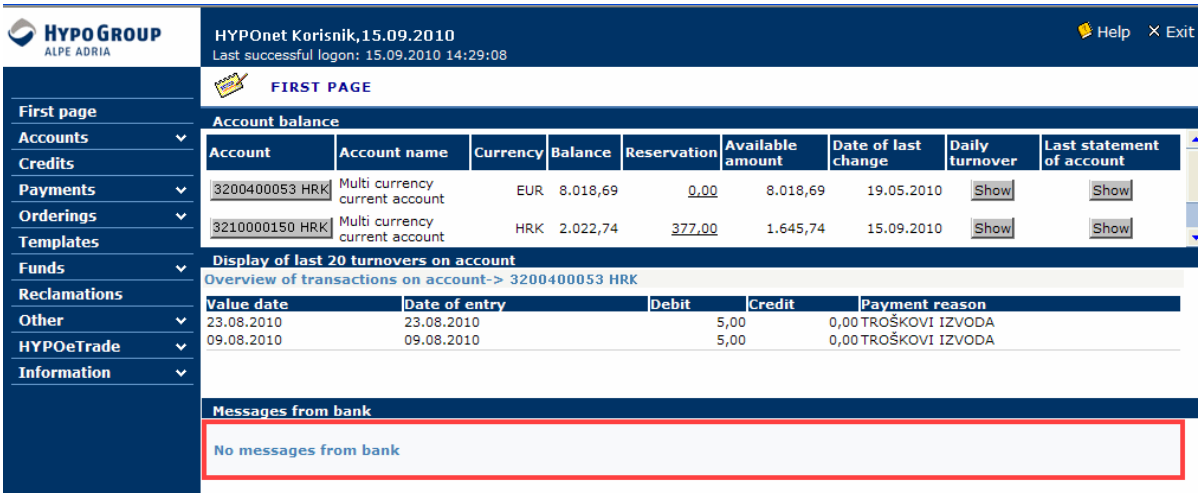
2.2. Program menu

The program menu (which is on the left of screen) contains the following options:

- First page
- Accounts
- Credits
- Payments
- Orderings
- Funds
- Reclamations
- Other
- HYPOeTrade
- Information

2.2.1 First page

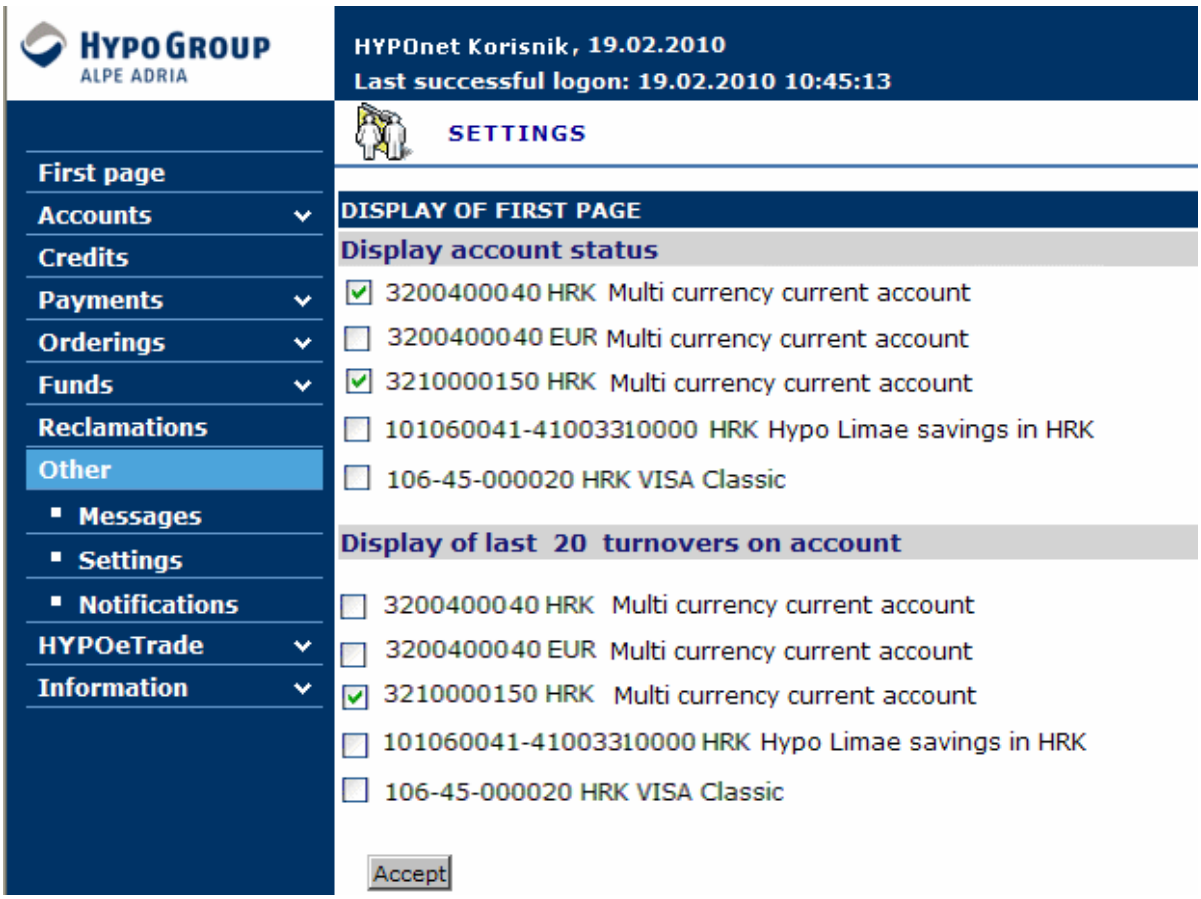
Information on status, reserves and availability of funds on single accounts, as well as the last 20 transactions upon single accounts and unread bank messages are given on the first page.



Picture 2 – Display of first page

You can **design** the **first page** by yourself, i.e. you can choose accounts and turnovers which you want to see, while unread **bank messages** will always be displayed on the first page.

Select option **Other / Settings** [picture 3] if you want to create the **first page**. Click on Confirm after made changes.



Picture 3 – Account settings

2.3 Accounts

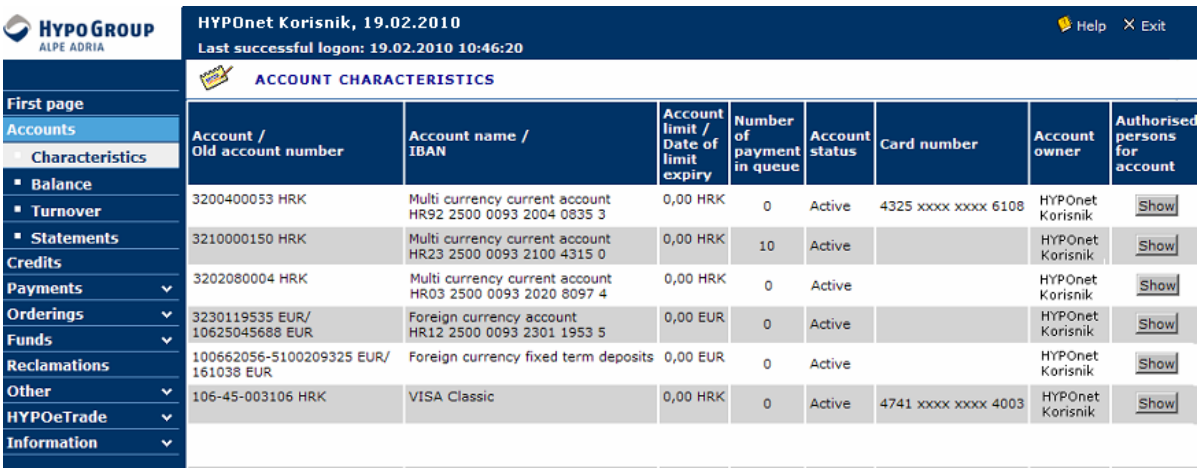
Within the menu **Accounts** it is possible to select the following options:

- Characteristics
- Balance
- Turnover
- Statements

Choose an option.

2.3.1. Account characteristics

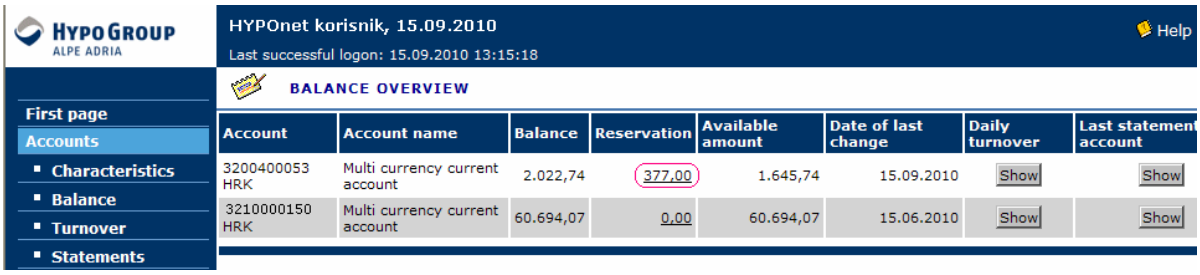
By selecting option 'Account attributes', basic data of all your open accounts in HAAB, as well as accounts you are authorised for, will be shown on screen.
If you want to see authorised persons upon your accounts, choose an account and click on entirely right button 'Display' in column 'Authorised upon account'.



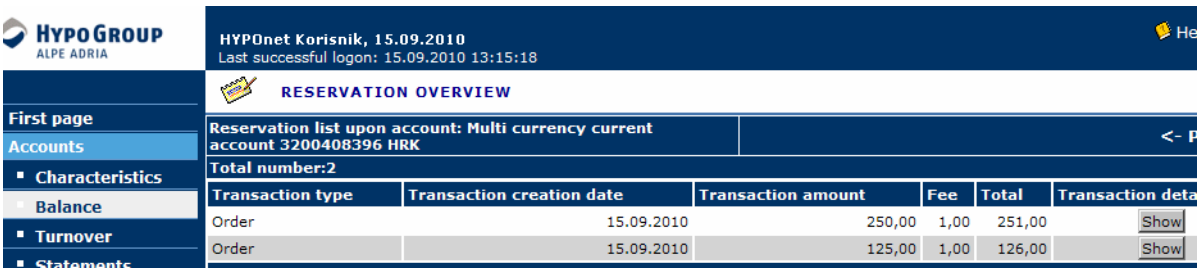
Picture 4 – Account attributes

2.3.2 Balance overview

When selecting option 'Balance overview' you can run through status, reserves and availability of funds on all your accounts opened in HAAB.
Likewise, you can review daily turnover and the last statement of account by clicking on 'Display' in the adequate column.
You can access overview of reserved funds (transactions that form the amount of reservations) by using the link to the amount of reserved funds. In a similar manner you can view reserved funds by using the link to the reservation amount on the first page.

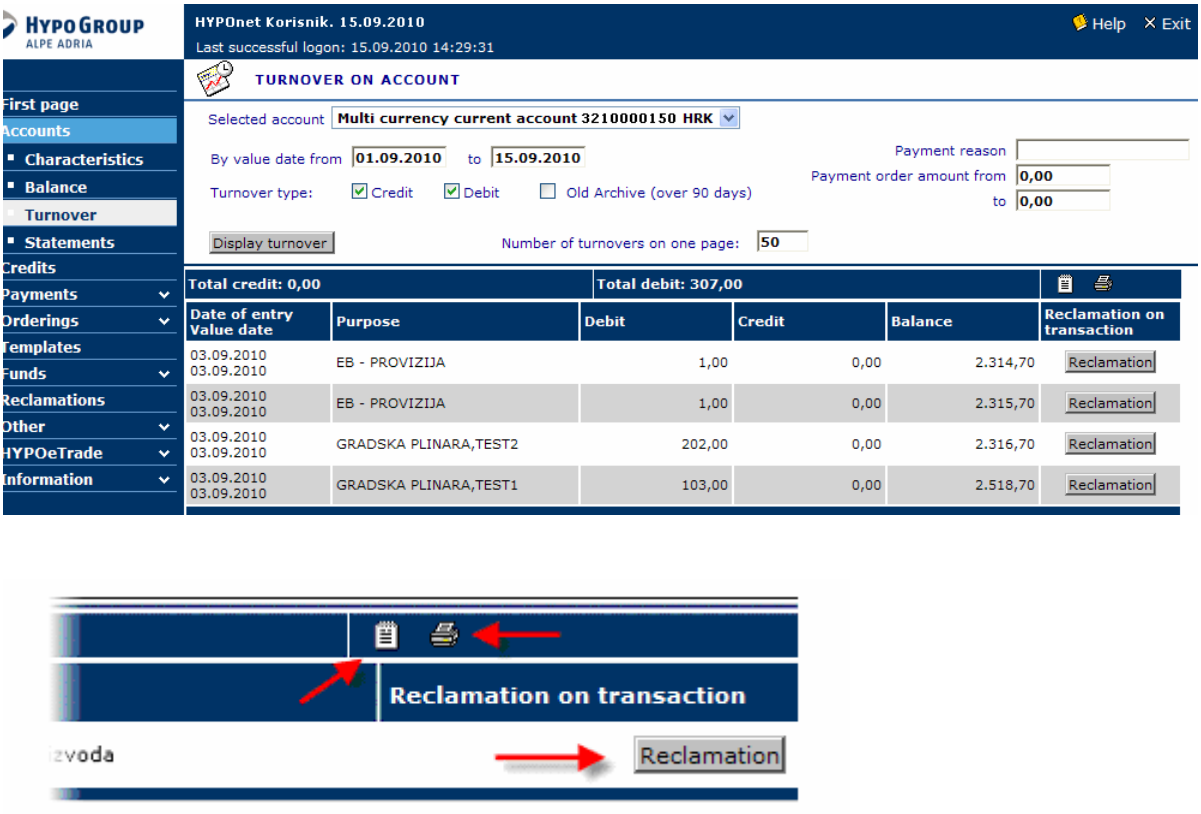


Picture 5 – Balance overview i reservation



2.3.3 Account turnover

Turnover upon account can be looked over by choosing option 'Turnover'. Once you have selected mentioned option, enter overview conditions as follows: choose an account for which you want to see turnovers in the drop-down menu, enter the period and turnover type and then click on 'Display turnover'. All turnovers of the selected account which meet the entered conditions will be shown on screen. Given turnovers can be printed by using the print icon.



Picture 6 – Account turnover

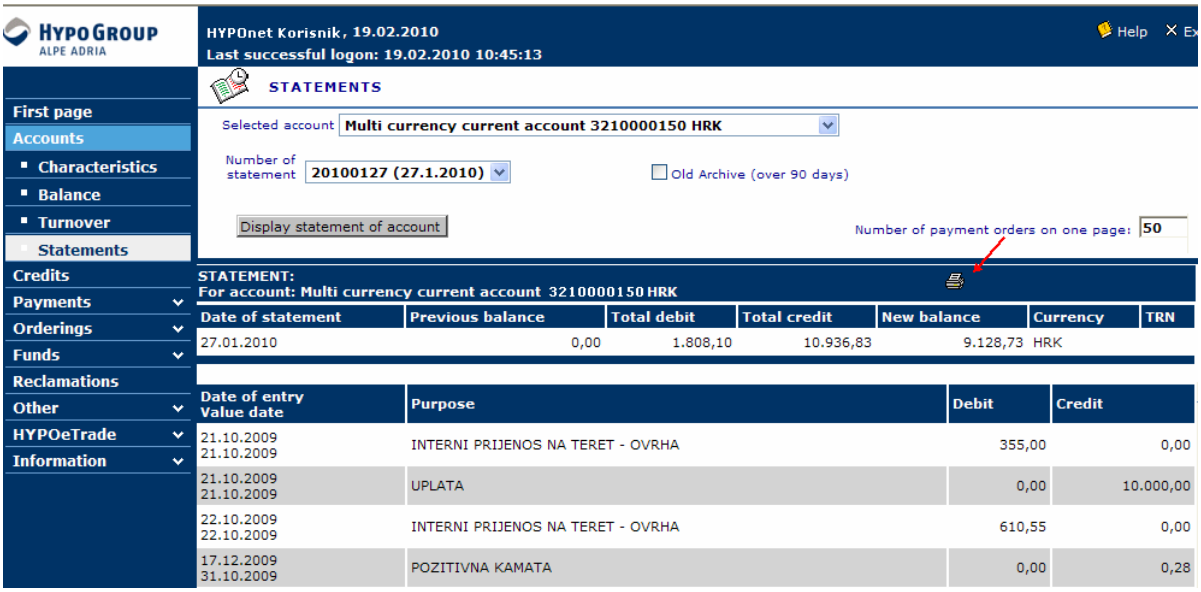
If you want to write a complaint regarding a transaction, choose the transaction and click on 'Complaint' in the last column 'Complaint about transaction'. A new window for entry of complaint will be opened when clicking on this function. Confirm sending of the letter of complaint with 'Confirm'.

2.3.4 Statements of account

Statements of account are the same as the one you get by mail.

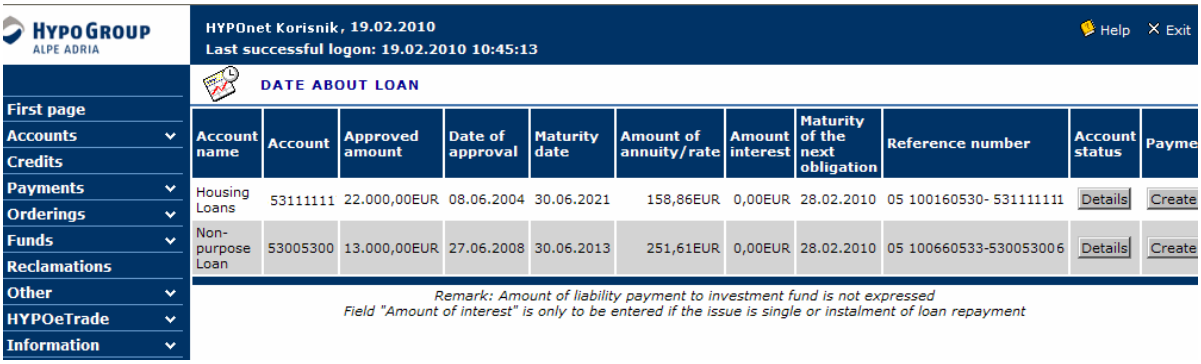
In order to review statements of account it is enough to select an account in the upper drop-down menu (where all of your accounts opened in HAAB are placed) and the number of the account statement. A list of all account statements upon selected account will appear by clicking on 'Display'.

A print icon is given within every statement of account.

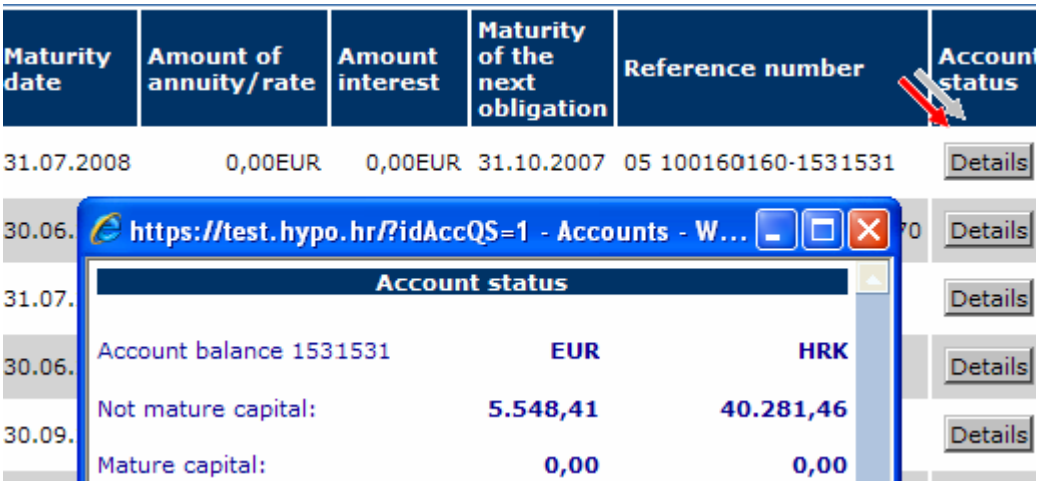

HYPO GROUP ALPE ADRIA
HYPOnet Korisnik, 19.02.2010
Last successful logon: 19.02.2010 10:45:13
Help
STATEMENTS
First page
Accounts
Characteristics
Balance
Turnover
Statements
Credits
Payments
Orderings
Funds
Reclamations
Other
HYPOeTrade
Information
Selected account Multi currency current account 3210000150 HRK
Number of statement 20100127 (27.1.2010)
Old Archive (over 90 days)
Display statement of account
Number of payment orders on one page: 50
STATEMENT:
For account: Multi currency current account 3210000150 HRK
Date of statement | Previous balance | Total debit | Total credit | New balance | Currency | TRN
27.01.2010 | 0,00 | 1.808,10 | 10.936,83 | 9.128,73 | HRK
Date of entry / Value date | Purpose | Debit | Credit
21.10.2009 / 21.10.2009 | INTERNI PRIJENOS NA TERET - OVRHA | 355,00 | 0,00
21.10.2009 / 21.10.2009 | UPLATA | 0,00 | 10.000,00
22.10.2009 / 22.10.2009 | INTERNI PRIJENOS NA TERET - OVRHA | 610,55 | 0,00
17.12.2009 / 31.10.2009 | POZITIVNA KAMATA | 0,00 | 0,28
Picture 7 – Dsiplay of account statement

2.3.5 Loans

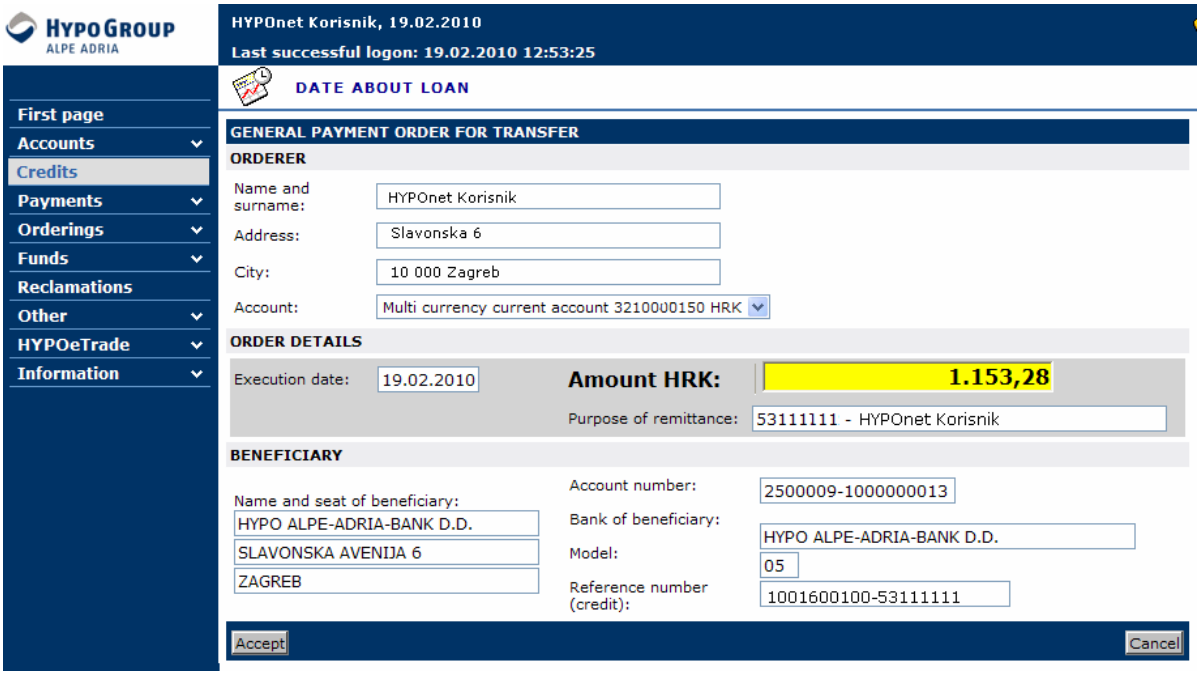
The menu Loans offers a detailed loan overview. All data on current loans in HAAB will be listed on the active part of the window.


HYPO GROUP ALPE ADRIA
HYPOnet Korisnik, 19.02.2010
Last successful logon: 19.02.2010 10:45:13
Help
Exit
DATE ABOUT LOAN
First page
Accounts
Credits
Payments
Orderings
Funds
Reclamations
Other
HYPOeTrade
Information
Account name | Account | Approved amount | Date of approval | Maturity date | Amount of annuity/rate | Amount interest | Maturity of the next obligation | Reference number | Account status | Payme
Housing Loans | 53111111 | 22.000,00EUR | 08.06.2004 | 30.06.2021 | 158,86EUR | 0,00EUR | 28.02.2010 | 05 100160530- 531111111 | Details | Create
Non-purpose Loan | 53005300 | 13.000,00EUR | 27.06.2008 | 30.06.2013 | 251,61EUR | 0,00EUR | 28.02.2010 | 05 100660533-530053006 | Details | Create
Remark: Amount of liability payment to investment fund is not expressed
Field "Amount of interest" is only to be entered if the issue is single or instalment of loan repayment

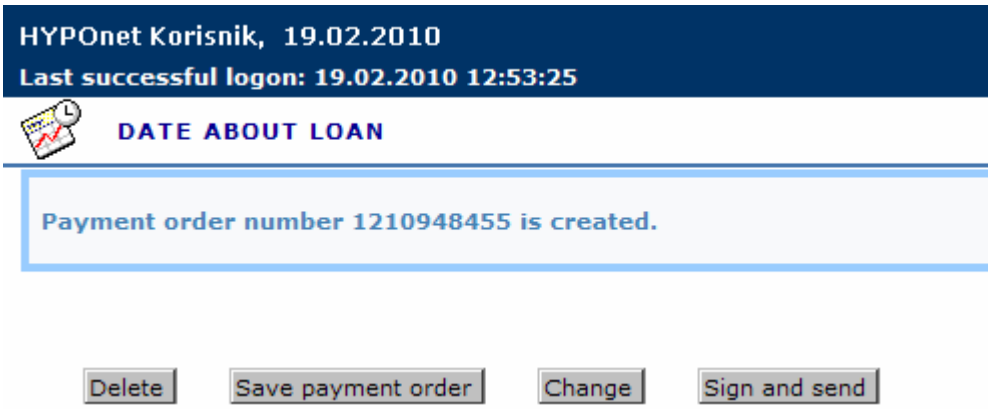
More detailed information on loan will be shown when clicking on **Details**.


Maturity date | Amount of annuity/rate | Amount interest | Maturity of the next obligation | Reference number | Account status
31.07.2008 | 0,00EUR | 0,00EUR | 31.10.2007 | 05 100160160-1531531 | Details
30.06. | Details
31.07. | Details
30.06. | Details
30.09. | Details
https://test.hypo.hr/?idAccQS=1 - Accounts - W...
Account status
Account balance 1531531 | EUR | HRK
Not mature capital: | 5.548,41 | 40.281,46
Mature capital: | 0,00 | 0,00

If you activate option **Create payment order**, the payment order containing all loan data and payment order amount will be displayed on screen.



It is possible to change fields **Amount HRK** and **Payment order purpose** on the payment order. After clicking on option Accept, the following actions will be given:



- **Delete** – payment order will be deleted from system
- **Save payment order** – payment order is saved with status **Open**
- **Change** – returning to payment order and possibility of data change
- **Sign and send** – payment order is to be signed and sent to the bank for processing

2.4 Payments

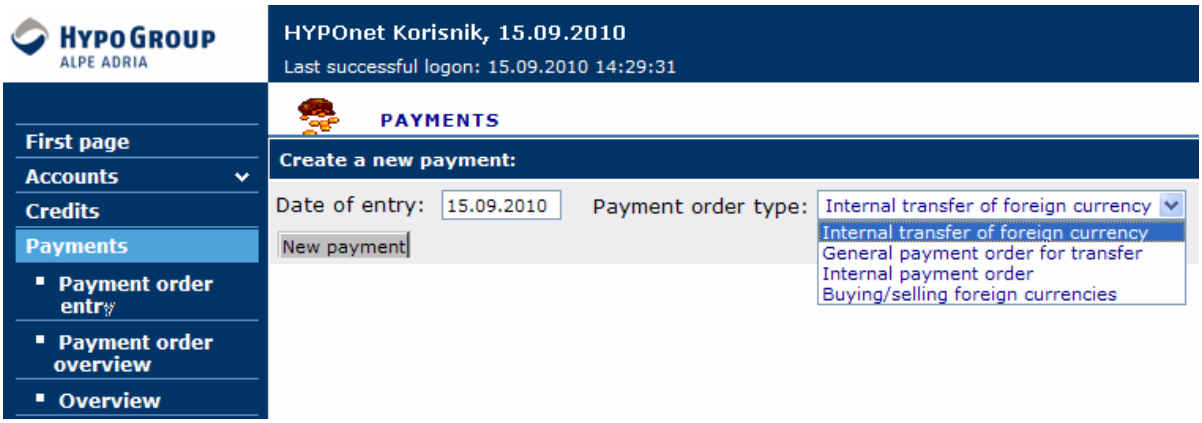
2.4.1 Payment order entry

The menu **Payment** consists of:

- Payment order entry
- Payment order overview

you can choose between three types of orders within **Payment order entry**:

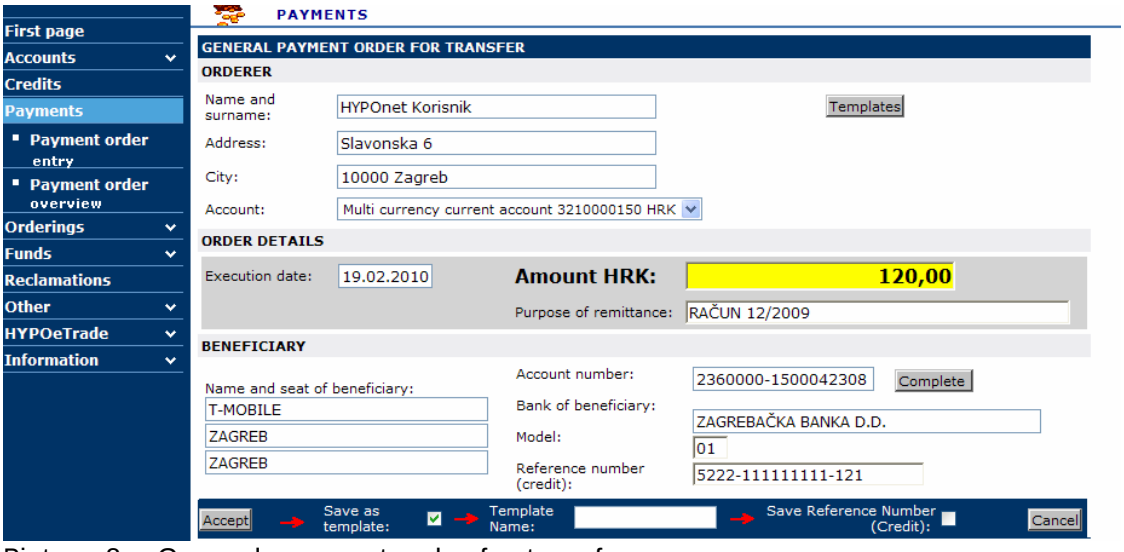
- General payment order for transfer
- Buying/selling of foreign currencies
- Internal payment order



In the **Payment order overview** you can find all your orders created in HYPOnet.

2.4.1.1 General payment order

The general payment order is used for payments in domestic currency (HRK) and consists of three parts: payer, payment order details and payee.



Picture 8 – General payment order for transfer

Payer

The data **Name and surname**, **Address and City** are filled out automatically and can be changed manually (if needed).

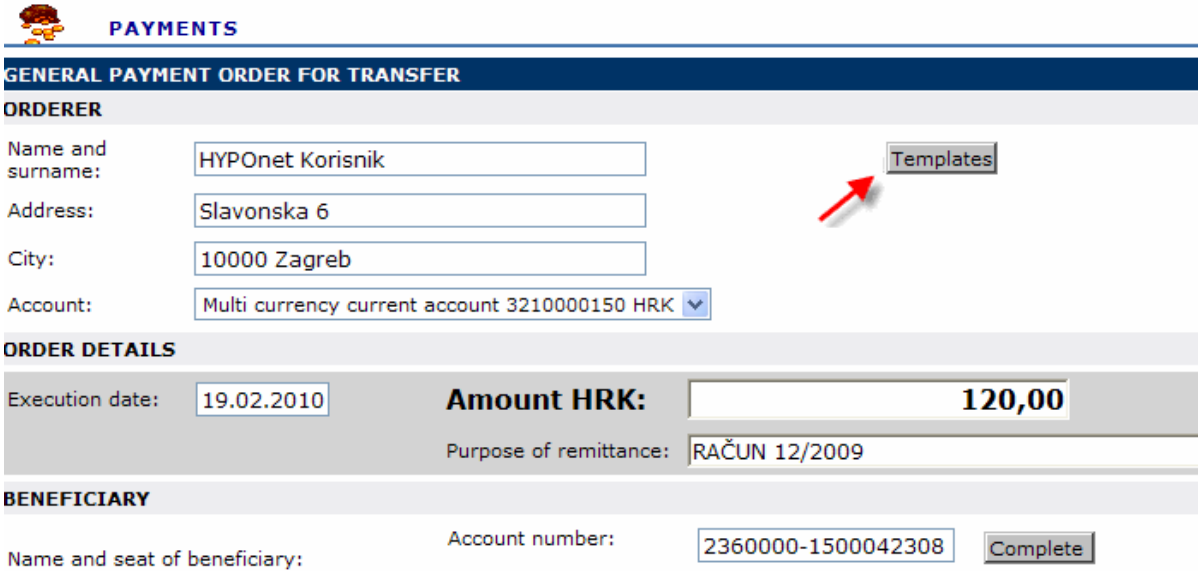
Account: select the account in the drop-down menu which should be debited by the bank for the created payment order.

Payment order details
Date of payment: marks the payment date of payment order. The date can be created up to 14 days in advance.
Amount in HRK: enter amount [decimal separator is comma].
Payment purpose: enter the purpose for payment.

Payee
Name and seat of payee: you can fill the field automatically by entering the account or manually
Account number: enter the account and if it an account from group 11xxx and 18xxx, choose button on the left **Add** in order to fill out fields **Name and seat** of payee automatically by the aid of **Unique account register** (JRR) of Croatian National Bank (HNB). Accounts from group **13**xxx, **14**xxx i **15**xxx are **not** listed in the JRR.
Bank of payee: fills out automatically when entering Bank identification number (BIN) into field Account number (e.g. 2500009 is the BIN of Hypo Alpe-Adria-Bank d.d.).
Model: enter the belonging model if the payment requires it.
Reference number: enter the belonging reference number if the payment requires it.

Once the payment order is filled out, click on **Accept**, otherwise click on **Cancel**.

If you want to **save the payment order as template** select button **Save as template** before confirming of payment order and enter **template name** for your own evidence. The payment order can be saved with or without **reference number**. So if you want to save it, click on the empty field at entry of template name, under Save credit reference number.
If you want to create a payment order upon already created template, it is enough to click on button **Templates** which is given within every payment order (if templates are existing), select the template and click on **Select**.

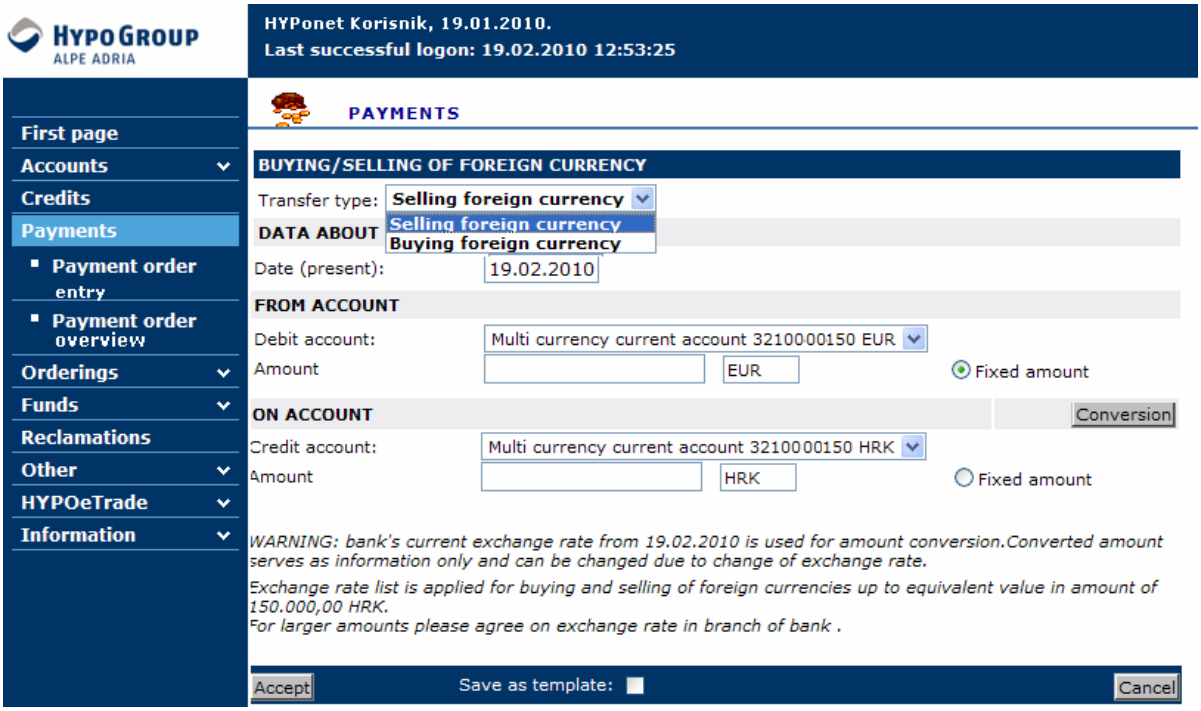


2.4.1.2 Buying/selling of foreign currency

In the beginning it is necessary to select **Selling foreign currency** and **Buying foreign currency** as **Transfer type** from the drop-down menu.

When performing buying/selling one account has always to be a domestic currency account (HRK). After entering a fixed amount, click on button **Conversion** and an informative window with converted amount will appear. The exchange rate can be changed due to change of exchange rate list.

Once you have filled out the order for buying/selling, click on **Accept** to confirm the payment order or on **Cancel** to abort it. In case you want to save it as template, click on **Save as template** and enter the template name for the purpose of your own evidence.

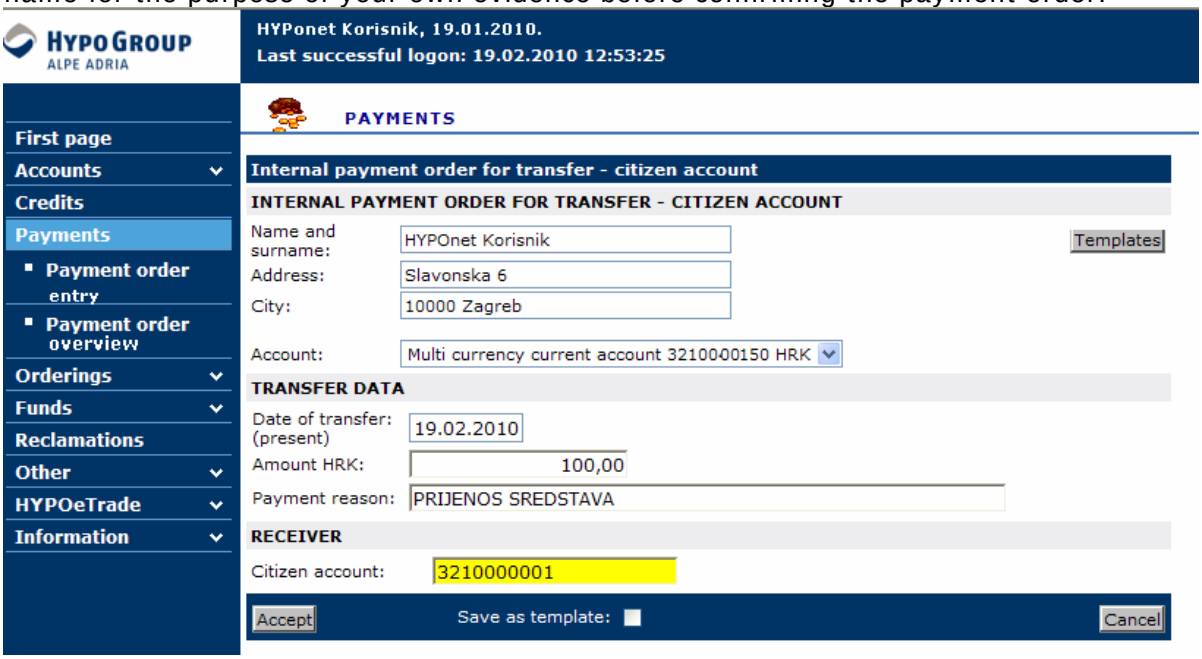

HYPO GROUP ALPE ADRIA
HYPonet Korisnik, 19.01.2010.
Last successful logon: 19.02.2010 12:53:25
First page
Accounts
Credits
Payments
Payment order entry
Payment order overview
Orderings
Funds
Reclamations
Other
HYPOeTrade
Information
PAYMENTS
BUYING/SELLING OF FOREIGN CURRENCY
Transfer type: Selling foreign currency
Selling foreign currency
Buying foreign currency
DATA ABOUT
Date (present): 19.02.2010
FROM ACCOUNT
Debit account: Multi currency current account 3210000150 EUR
Amount EUR Fixed amount
ON ACCOUNT
Conversion
Credit account: Multi currency current account 3210000150 HRK
Amount HRK Fixed amount
WARNING: bank's current exchange rate from 19.02.2010 is used for amount conversion.Converted amount serves as information only and can be changed due to change of exchange rate.
Exchange rate list is applied for buying and selling of foreign currencies up to equivalent value in amount of 150.000,00 HRK.
For larger amounts please agree on exchange rate in branch of bank .
Accept
Save as template:
Cancel
Picture 9 – Order for buying/selling of foreign currency

2.4.1.3 Internal payment order

The **internal payment order** serves for execution of transactions within the bank. The payer field is filled out automatically, but data can be changed. Choose an account from which you want to pay in the drop-down menu.

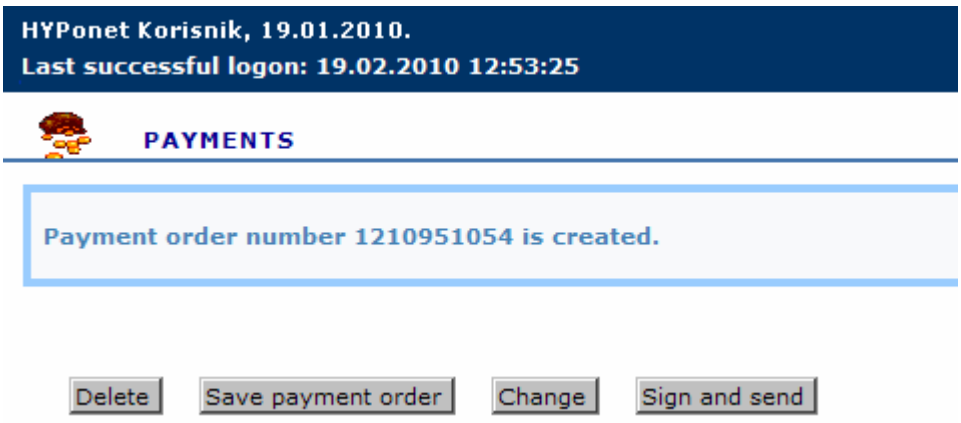
Once the payment order is entered and you are sure of sending it, click on **Accept**, otherwise push button **Cancel**.

If you want to save it as template, click on **Save as template** and enter the template name for the purpose of your own evidence before confirming the payment order.



Picture 10 – Internal payment order

After you have created and confirmed the payment order, irrespective of the order type, a message on payment order creation will be displayed on screen, as well as filled out form in which you can check once more the accuracy of entered data.
By selecting one of the four given buttons 'Delete', 'Save payment order', 'Change' and 'Sign and send' you can continue with the wanted action.



- **Delete** – payment order will be deleted from system
- **Save payment order** – payment order will be saved and put to status **Open**

- **Change** – return to the payment order and possibility of changing data
- **Sign and send** – payment order will be signed and send to the bank

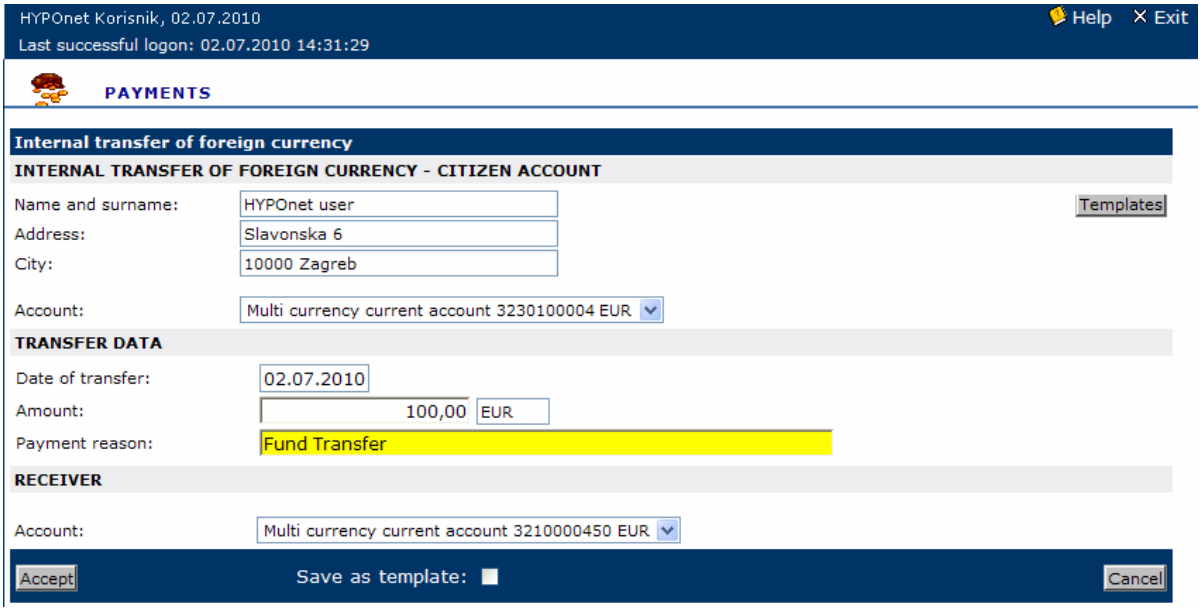
2.4.1.4 Internal foreign currency payment order

The internal foreign currency payment order serves for execution of foreign currency transactions within the bank. The payer field will be filled out automatically, but data can be changed as well. Select the account that should be debited in the drop-down menu.

Payments in foreign currency can be performed from one to another owners account in the same currency. Accounts that can be debited will be given within the payment order for internal foreign currency transfer. Once you have chosen the debit account, accounts for crediting will be offered in the drop-down menu.

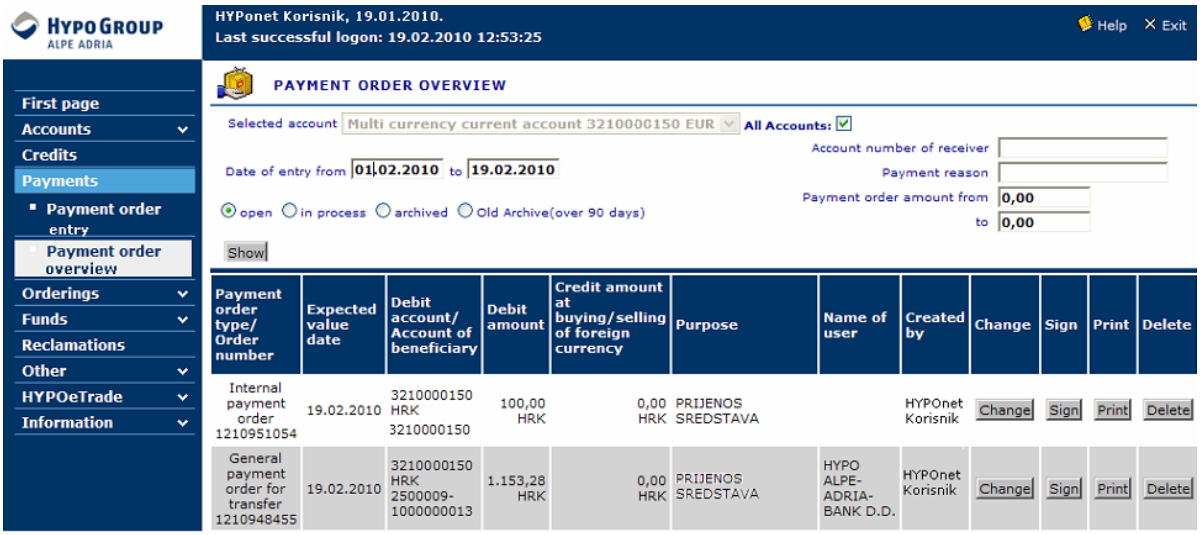
When the payment order is entered and you are sure about sending it, click on Confirm, or otherwise on Cancel.

If you want to save the payment order as template, click on Save as template before confirming and enter a name due to your own evidence. All data entered on payment order will be saved as template.



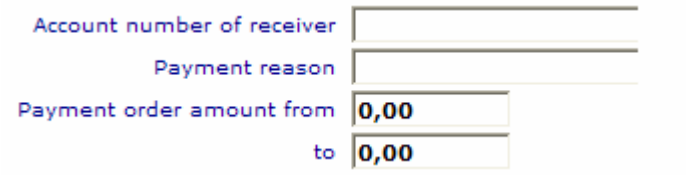
Picture 110 - Internal foreign currency payment order

2.4.2 Payment order overview



Wihtin the payment order overview, payment orders can be viewed as follows:

Searching upon payment order data (that are given in the upper right corner) – enables searching of payment order upon receiver account, payment reason and payment order amount.



Searching upon payment order status as follows:

Open

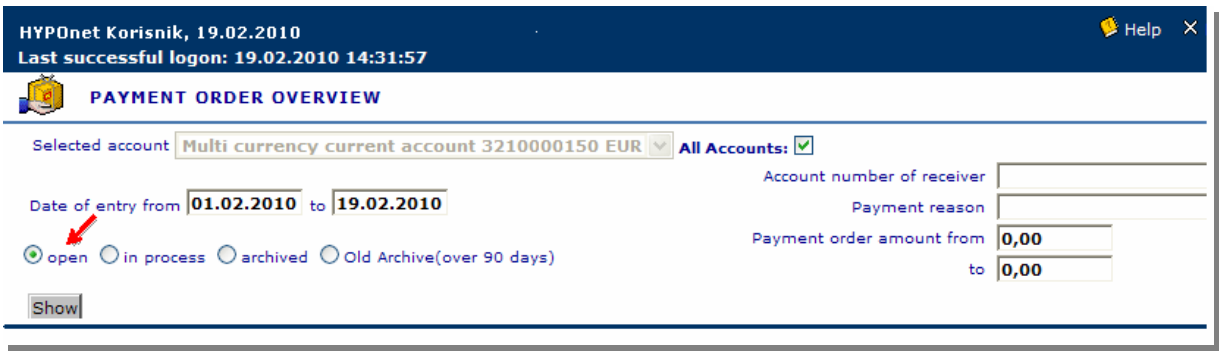
– payment order is entered, not send to the bank and it still can be changed, sent, printed or deleted.

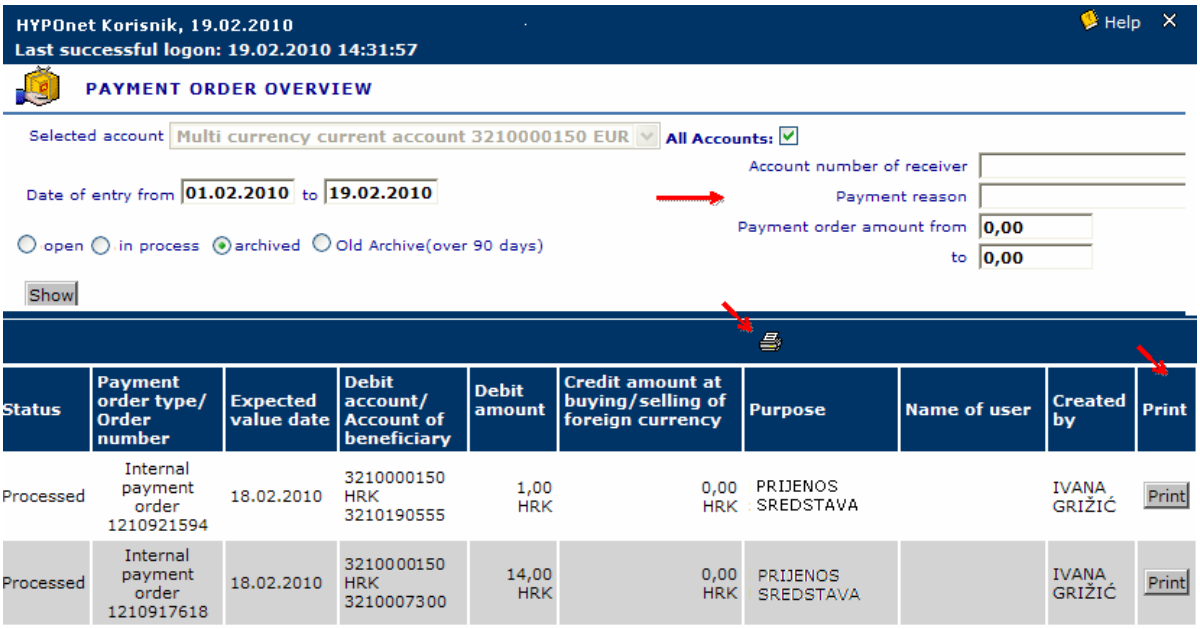
In process

– payment order s signed and in the phase of being taken over to the bank system, it only can be printed.

Archived

– payment orders that are processed by the bank. Payment orders in archive could be processed successfully, but they also could have an error. **Payment orders with an error** are marked with exclamation points, the error type is given and you can retry the payment order by clicking on **Repeat**. A repeated payment order will be visible in the status Open. Successfully processed payment orders can be printed.





Status	Payment order type/ Order number	Expected value date	Debit account/ Account of beneficiary	Debit amount	Credit amount at buying/selling of foreign currency	Purpose	Name of user	Created by	Print
Processed	Internal payment order 1210921594	18.02.2010	3210000150 HRK 3210190555	1,00 HRK	0,00 HRK	PRIJENOS SREDSTAVA		IVANA GRIŽIĆ	Print
Processed	Internal payment order 1210917618	18.02.2010	3210000150 HRK 3210007300	14,00 HRK	0,00 HRK	PRIJENOS SREDSTAVA		IVANA GRIŽIĆ	Print

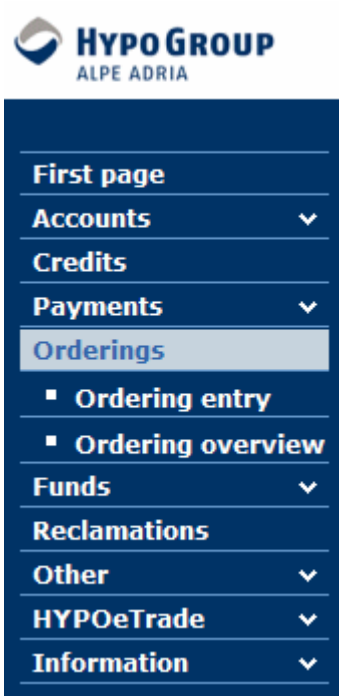
Picture 11 – Display of payment order overview

The payment order list can be **printed** by clicking on the print icon (see picture 11).

2.5 Orderings

Orderings offer two options:

- Ordering entry
- Ordering overview



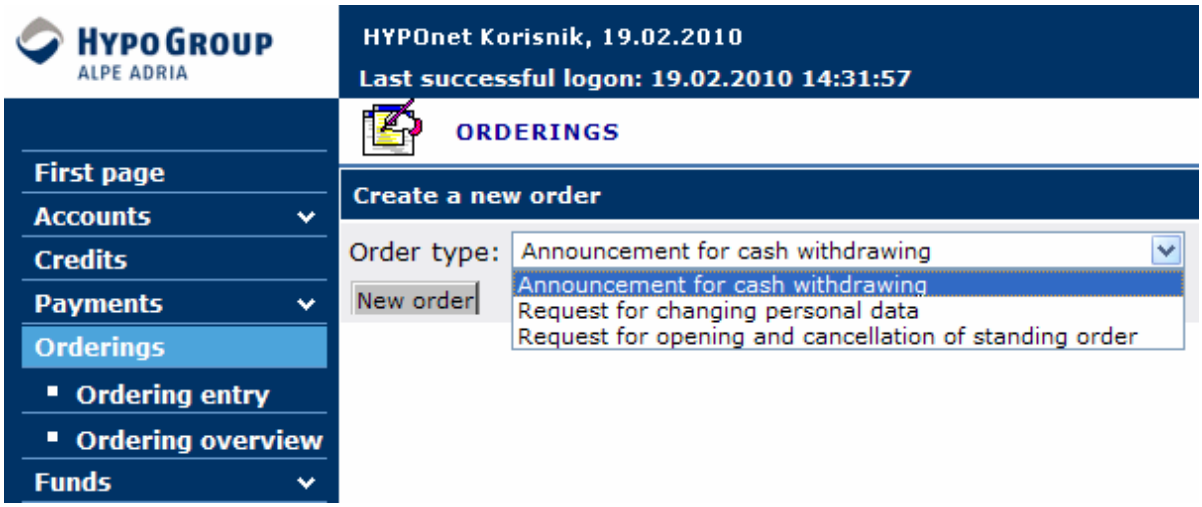
2.5.1 Ordering entry

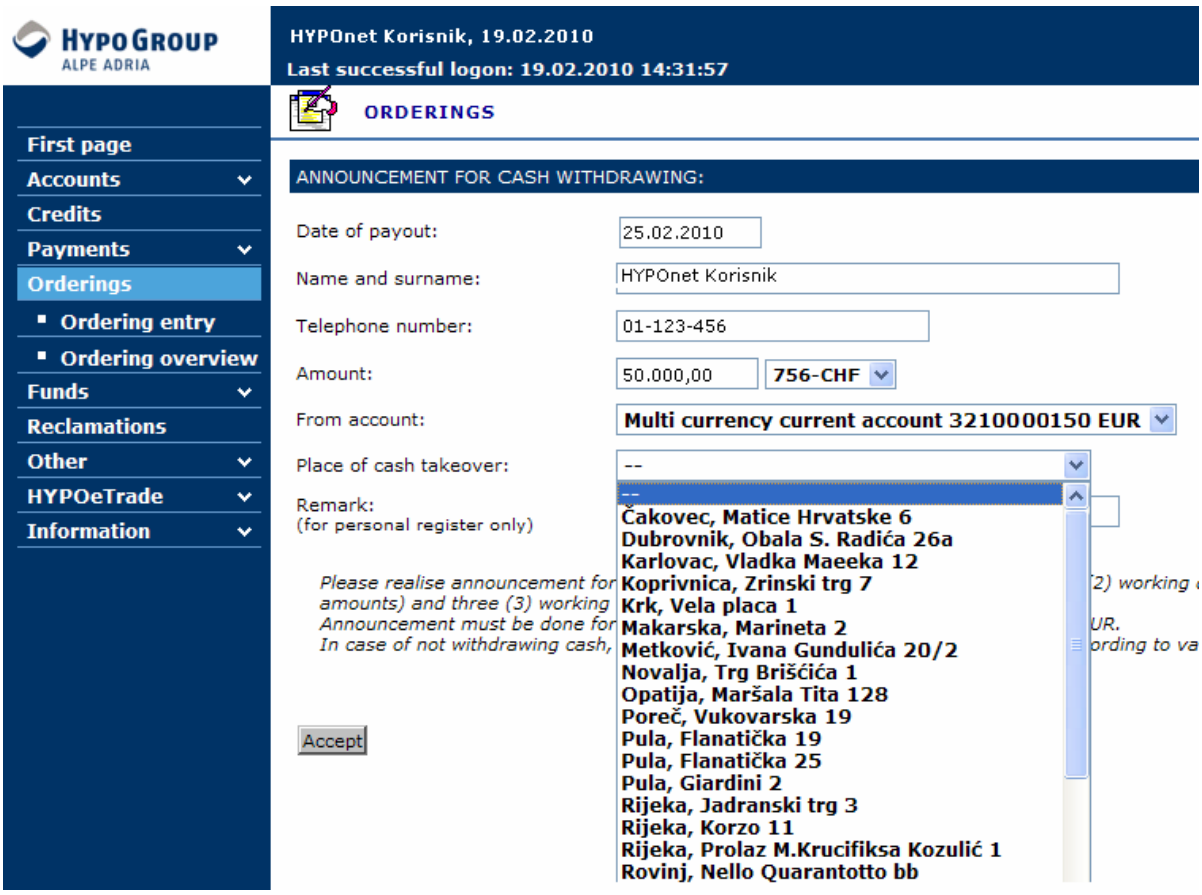
There are three requests at entry of ordering:

- Request for cash withdrawal
- Request for opening and cancelling of standing order
- Request for change of personal data

Choose a request and click on **New order**.

2.5.1.1. Request for cash withdrawal

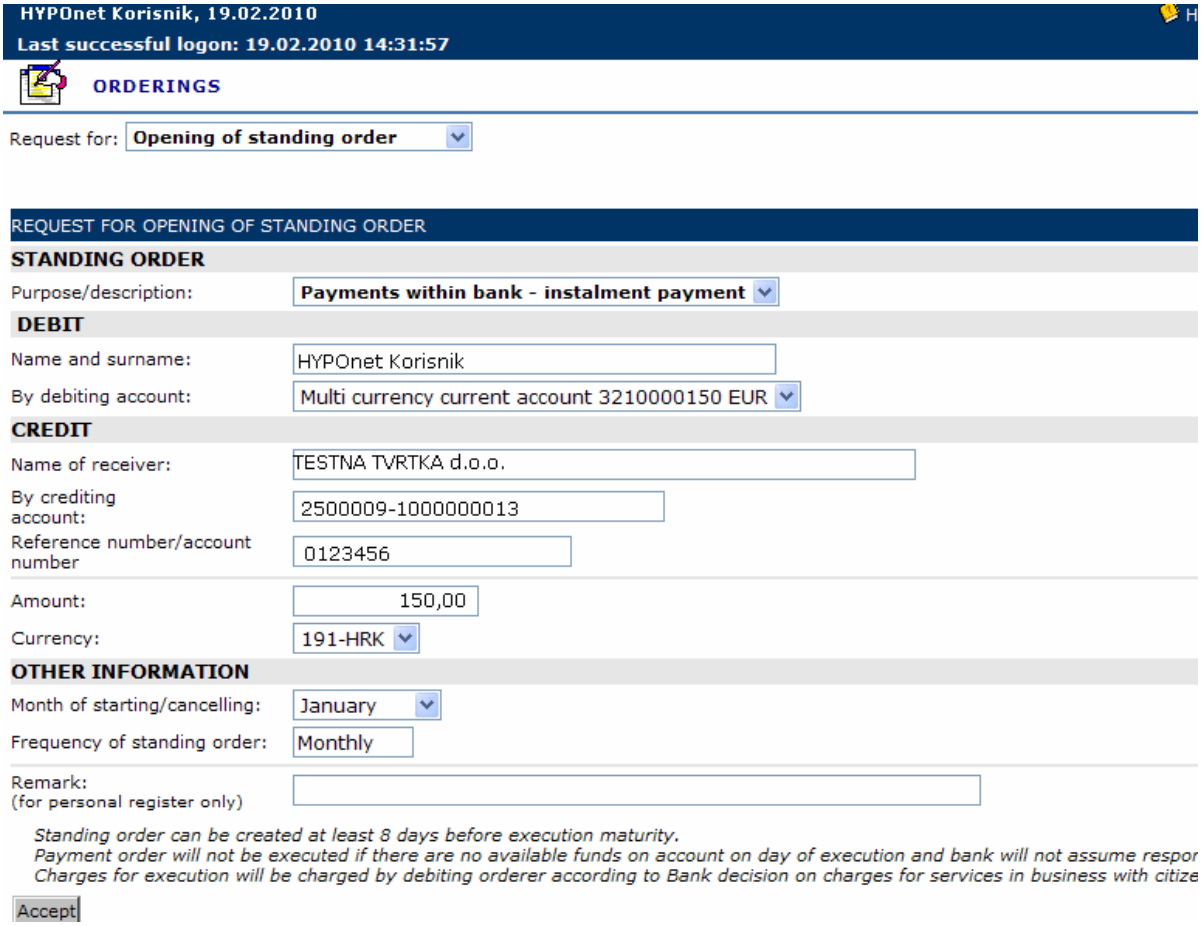




Cash is ordered **for amounts higher than 20.000,00 HRK** or **10.000,00 EUR** – converted to foreign currency according to central exchange rate.

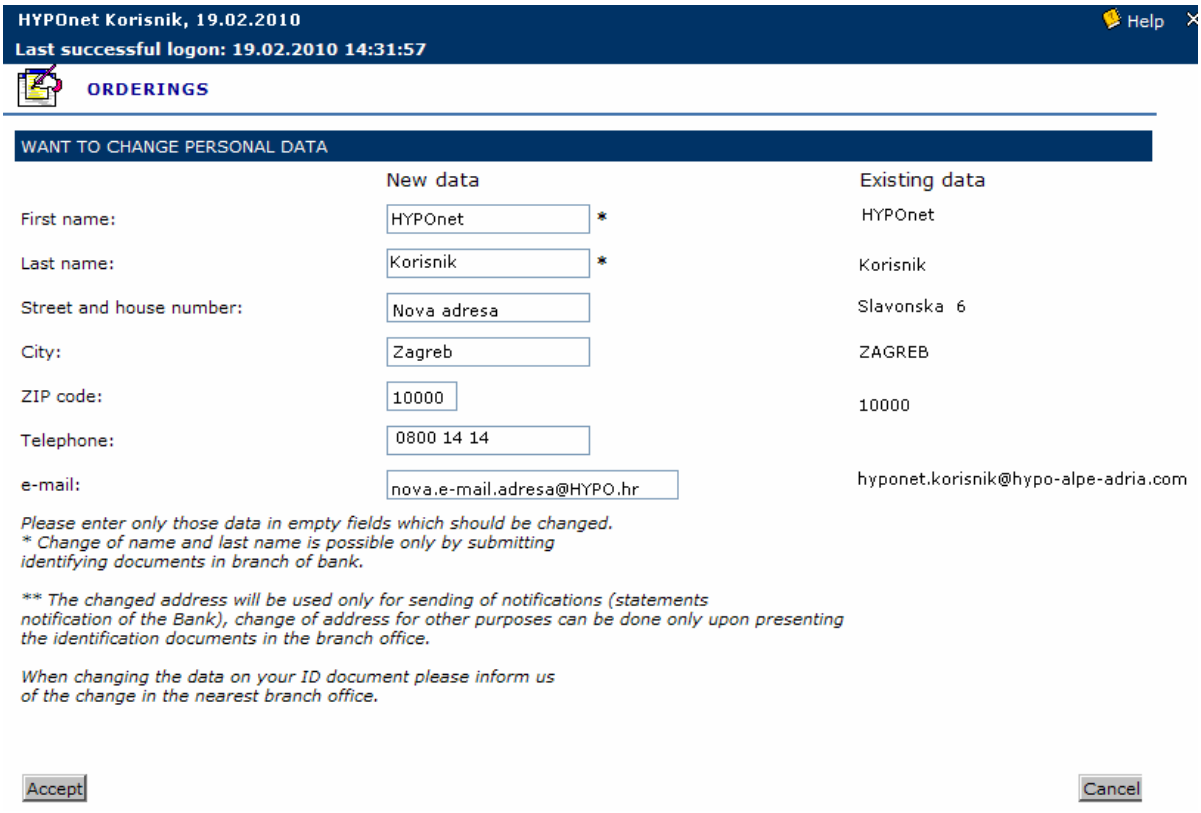
Cash has to be ordered at the latest until 3 p.m. and two (2) working days in advance for HRK, and respectively three (3) working days in advance for foreign currencies. Click on **Accept** after entering of ordering and then on **Send ordering**.

2.5.1.2. Request for opening and cancelling of standing order


HYPOnet Korisnik, 19.02.2010
Last successful logon: 19.02.2010 14:31:57
ORDERINGS
Request for: Opening of standing order
REQUEST FOR OPENING OF STANDING ORDER
STANDING ORDER
Purpose/description: Payments within bank - instalment payment
DEBIT
Name and surname: HYPOnet Korisnik
By debiting account: Multi currency current account 3210000150 EUR
CREDIT
Name of receiver: TESTNA TVRTKA d.o.o.
By crediting account: 2500009-1000000013
Reference number/account number 0123456
Amount: 150,00
Currency: 191-HRK
OTHER INFORMATION
Month of starting/cancelling: January
Frequency of standing order: Monthly
Remark: (for personal register only)
Standing order can be created at least 8 days before execution maturity.
Payment order will not be executed if there are no available funds on account on day of execution and bank will not assume respor
Charges for execution will be charged by debiting orderer according to Bank decision on charges for services in business with citize
Accept

Standing order is intended to be used for payment of loans in HAAB.
Once you have filled out all obligatory fields, click on **Accept**, otherwise on **Cancel**.

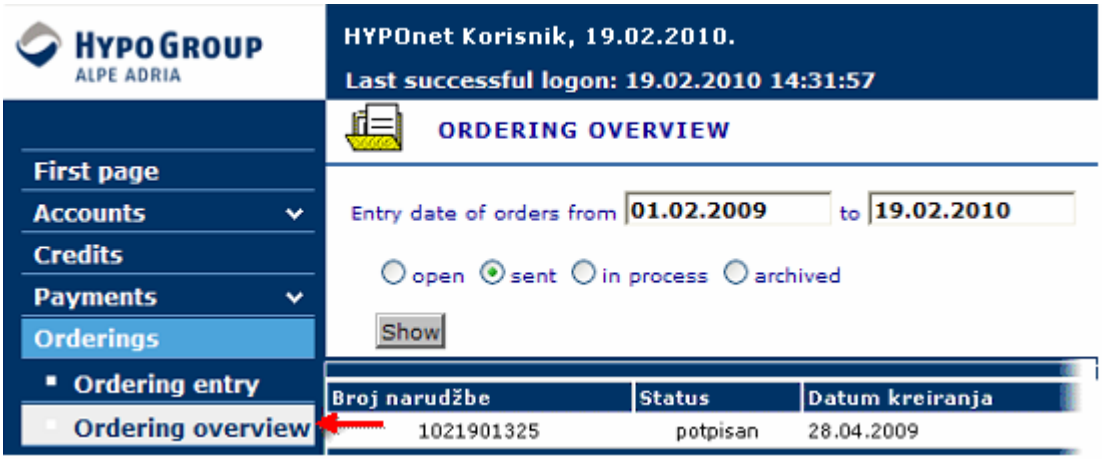
2.5.1.3. Request for change of personal data



You can change all fields when creating this request, except the fields First name and Last name. Changing of first and last name is only possible by presenting identification documents in the bank branch.

2.5.4 Ordering overview

Orderings can be viewed upon **date** or **status**. Each payment order has one of the following statuses:

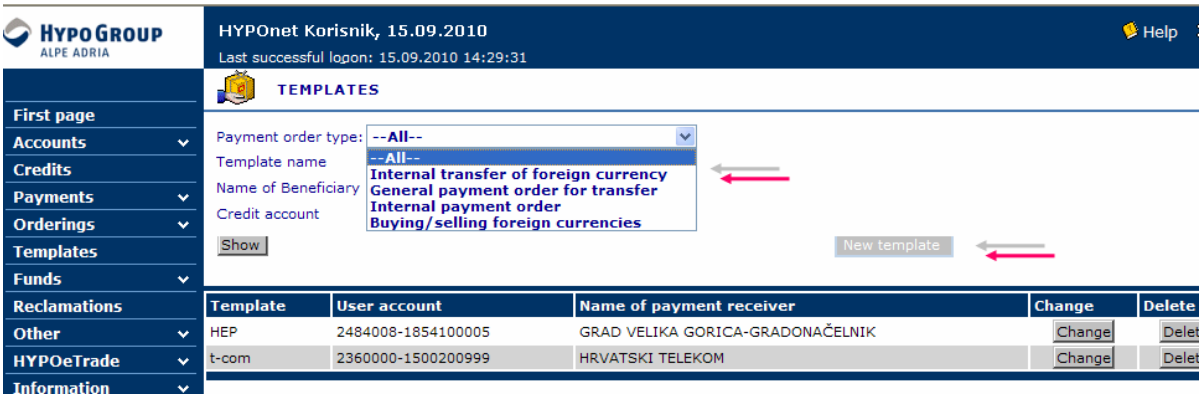


Open – orderings can be changed, deleted, sent and printed
Sent – ordering is sent to the bank and it can be printed
In process – orderings are in the bank and can be printed
Archived – ordering is processed in the bank and can be printed

2.6 Templates

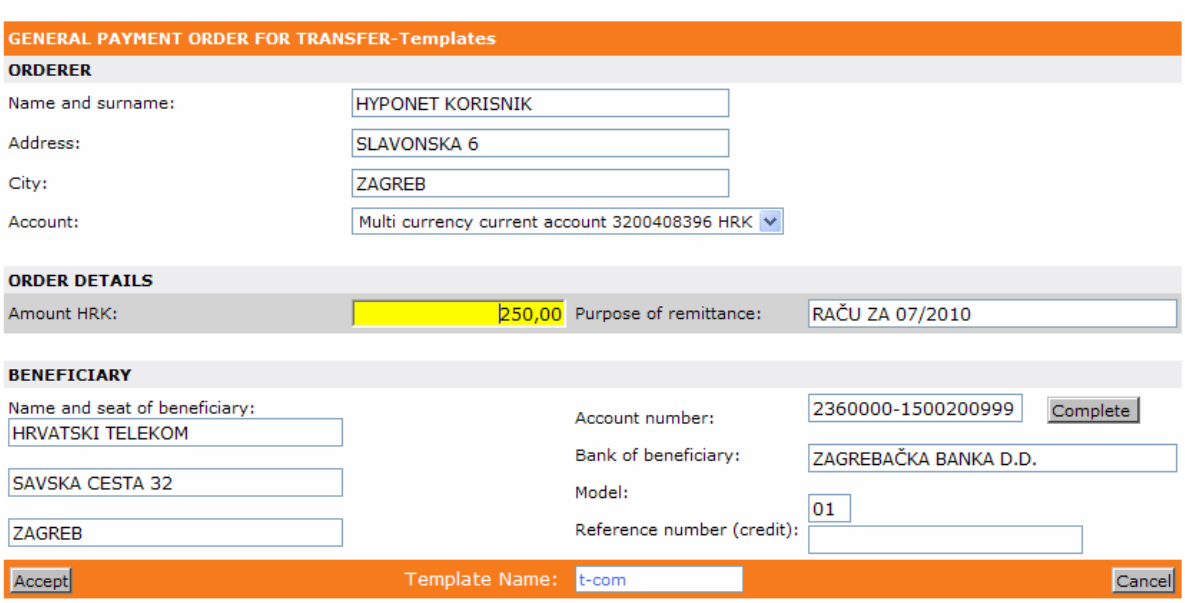
The menu **Templates** enables creation of new and change or deletion of existing templates. Templates that are created within the menu Templates are marked orange due to easier identification.

When entering a new template it is necessary to define the payment order type for which the template should be created and to click on **New template**.



Picture 13: Entry of new template

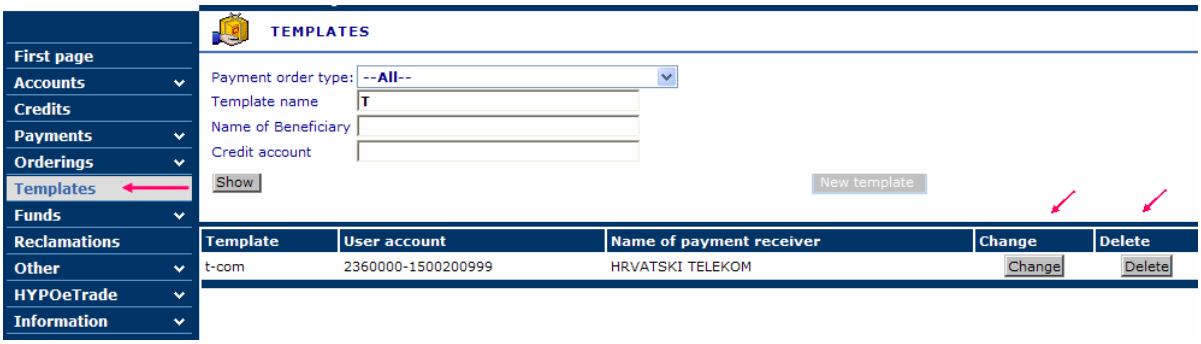
Once you have entered data and clicked on **Confirm**, all entered dana will be saved as a new template.



Picture 14: New template

If you want to change or delete an existing template, you can enter one possible criterion for searching (e.g. template name, payer name or payee account) in order to filter out a certain template or you can click on **Show** (all templates will be displayed). At displaying of template the options **Change** and **Delete** will be given on the right side.

Change – allows changing of existing payment order
Delete – payment order will be deleted from system



2.7 Funds

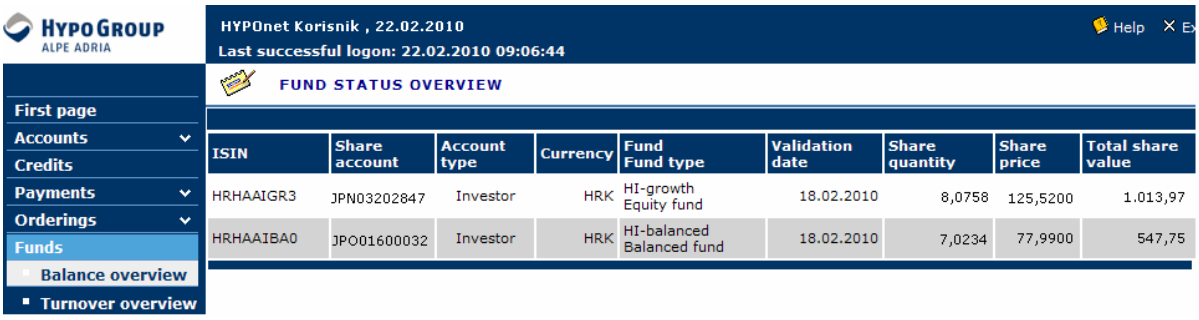
Investing into funds by using HYPOnet enables you seeing the share status, as well as viewing all turnovers and payment orders.

Following options are given within the menu **Funds**:

- Balance overview
- Turnover overview
- Payment order entry
- Payment order overview
- Performance

2.7.1. Balance overview

The balance overview enables you to see the status of shares within single funds. It is necessary to select option Funds in the program menu and after that the Balance overview will be shown in the active part of the screen.

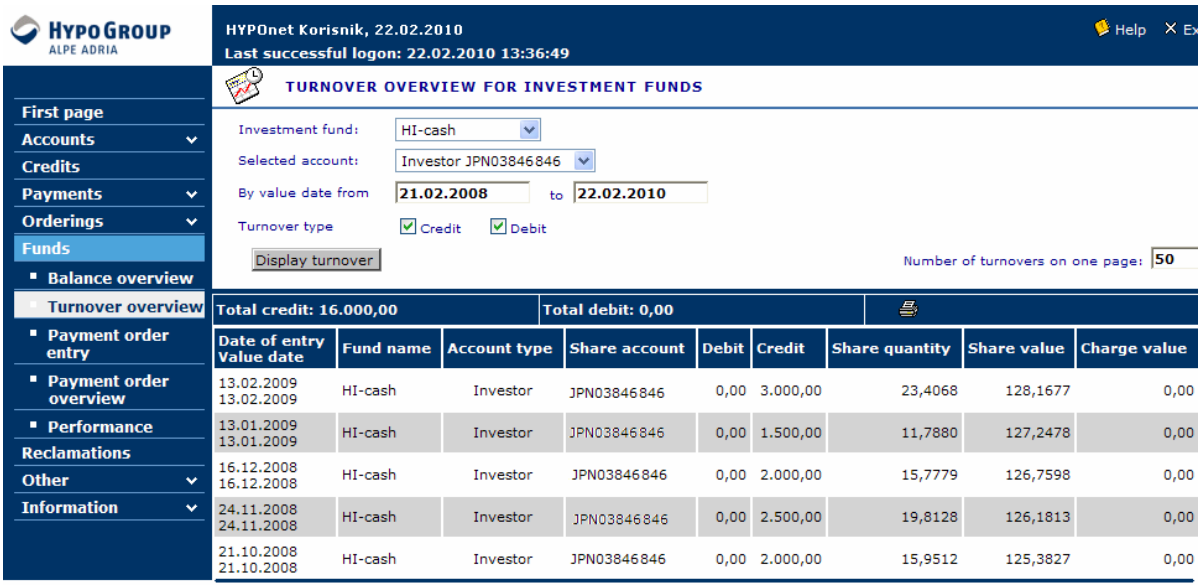


ISIN	Share account	Account type	Currency	Fund Fund type	Validation date	Share quantity	Share price	Total share value
HRHAAIGR3	JPN03202847	Investor	HRK	HI-growth Equity fund	18.02.2010	8,0758	125,5200	1.013,97
HRHAAIBA0	JPO01600032	Investor	HRK	HI-balanced Balanced fund	18.02.2010	7,0234	77,9900	547,75

Picture 12 – Balance overview

2.7.2. Turnover overview

The turnover overview for investment funds will be displayed after entering criteria into the active part of screen according to which you want to browse.



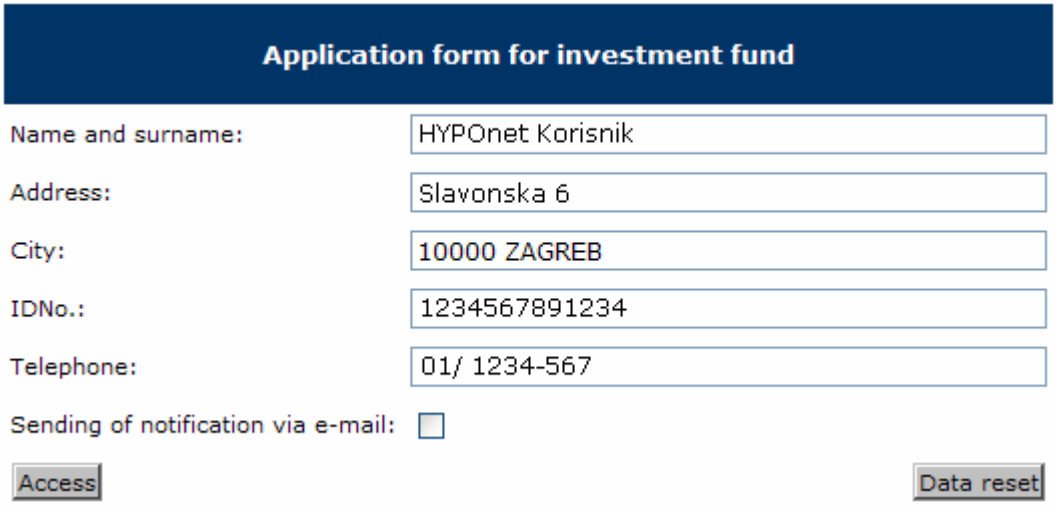
Total credit: 16.000,00 | Total debit: 0,00

Date of entry Value date	Fund name	Account type	Share account	Debit	Credit	Share quantity	Share value	Charge value
13.02.2009 13.02.2009	HI-cash	Investor	JPN03846846	0,00	3.000,00	23,4068	128,1677	0,00
13.01.2009 13.01.2009	HI-cash	Investor	JPN03846846	0,00	1.500,00	11,7880	127,2478	0,00
16.12.2008 16.12.2008	HI-cash	Investor	JPN03846846	0,00	2.000,00	15,7779	126,7598	0,00
24.11.2008 24.11.2008	HI-cash	Investor	JPN03846846	0,00	2.500,00	19,8128	126,1813	0,00
21.10.2008 21.10.2008	HI-cash	Investor	JPN03846846	0,00	2.000,00	15,9512	125,3827	0,00

2.7.3. Payment order entry

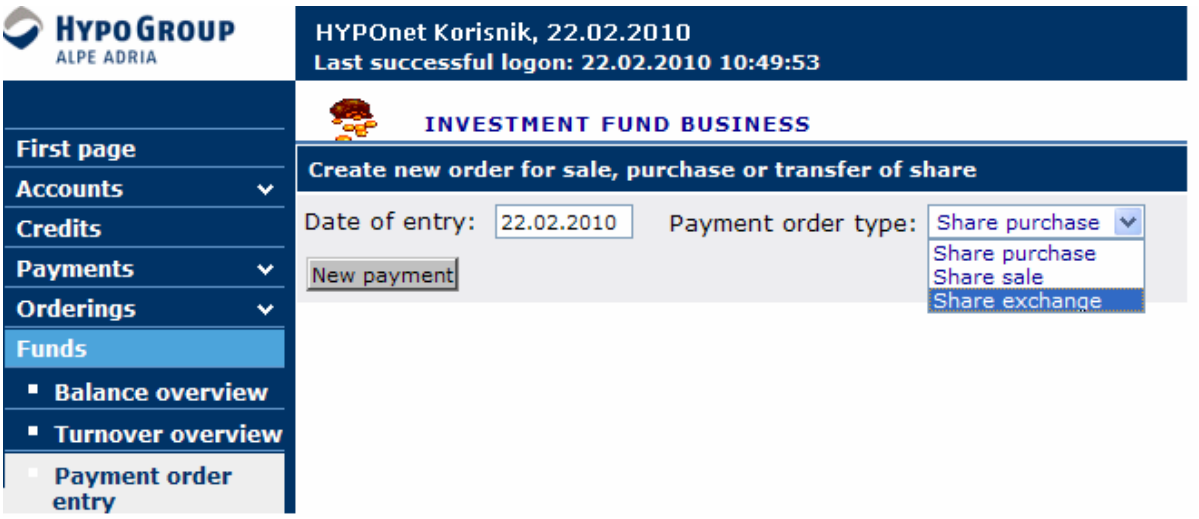
An application form for investment fund will appear at first access to the investment fund business. The application form has to be filled out and confirmed in order to be allowed to access the funds.

Option «**Data reset**» enables change of data.



If you already operated with **investment funds**, the application form will not appear.

When entering an order into the active part of screen, you have to choose the order type (share purchase, share exchange, share sale) and click on **New payment**.



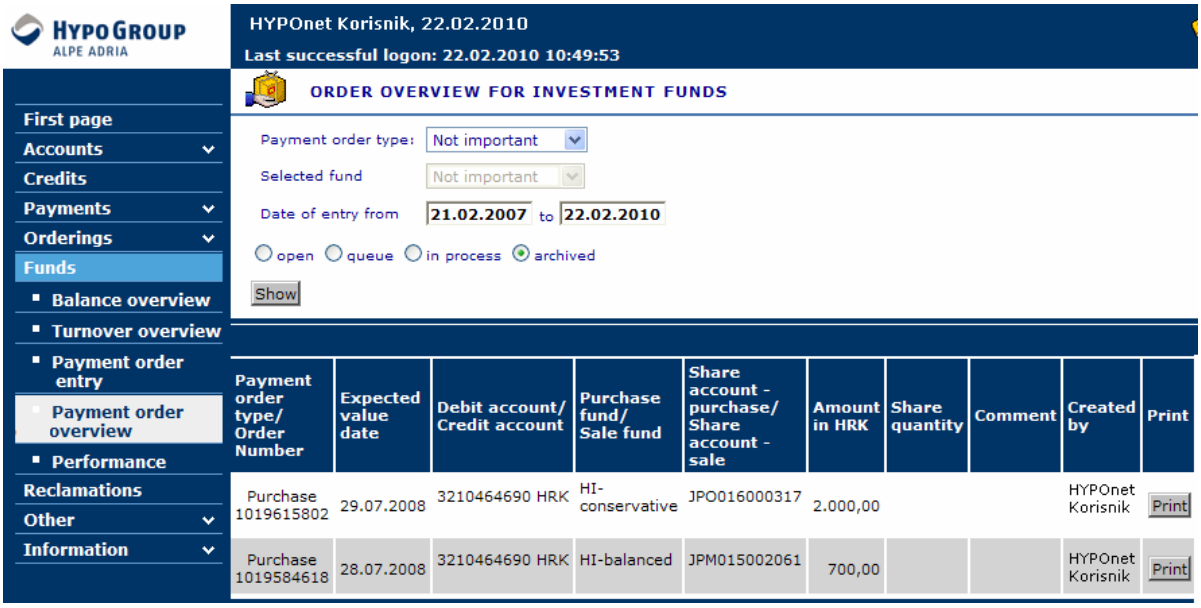
After choosing order type and entering it, click on **Accept** and the real payment order you have chosen will appear on screen. Above the payment order you will find four buttons that enables you to delete, save, change or sign and send the payment order.

Delete – deleting the payment order from system
Save payment order – payment order is saved and placed in the menu **Funds -> Payment order overview -> Status open**
Change – returning to payment order and changing data
Sign and send – payment order will be signed and sent to the bank

Payment order number 1500023427 is created.
Delete
Save payment order
Change
Sign and send
HYPO GROUP ALPE ADRIA INVEST
ZAHTJEV ZA KUPNJU UDJELA BR. 1500023427
Imatelj udjela/Podnositelj zahtjeva
Prezime i ime: HYPOnet Korisnik
JMBG/MB: 1234567891234
Adresa: Slavonska 6
Telefon/Mobitel: /
Naziv banke: HYPO ALPE-ADRIA-BANK D.D.
Podaci o fondu
Naziv fonda kupovine/Žiro račun: HI-conservative / 2500009-1301131551
Podaci o nalogu
Iznos kojim se kupuju udjeli: 1.000,00 HRK
Napomena:
Podnositelj Zahtjeva za kupnju izjavljuje da je upoznat sa skraćenim Prospektom Fonda za koji podnosi Zahtjev za kupnju, da ga u cijelosti prihvaća, te da želi kupiti udjele Fonda. Skraćeni ili cjeloviti Prospekt Fonda se može dobiti na Zahtjev od društva za upravljanje - Hypo Alpe-Adria-Investa, a

2.7.4. Order overview for investment funds

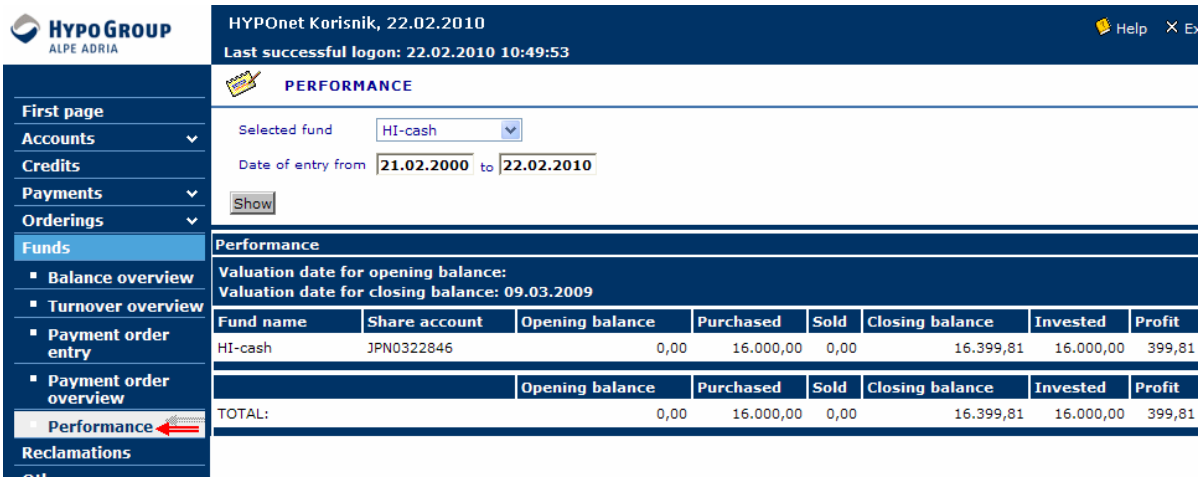
Within the overview of investment fund orders it is possible to search for orders upon their status.



Open – order is entered, it can be changed, deleted, sent or printed
Queue – order is in queue
In process – order is sent to the bank and can be printed
Archived – order was processed in the bank and can be printed

2.7.5. Performance overview

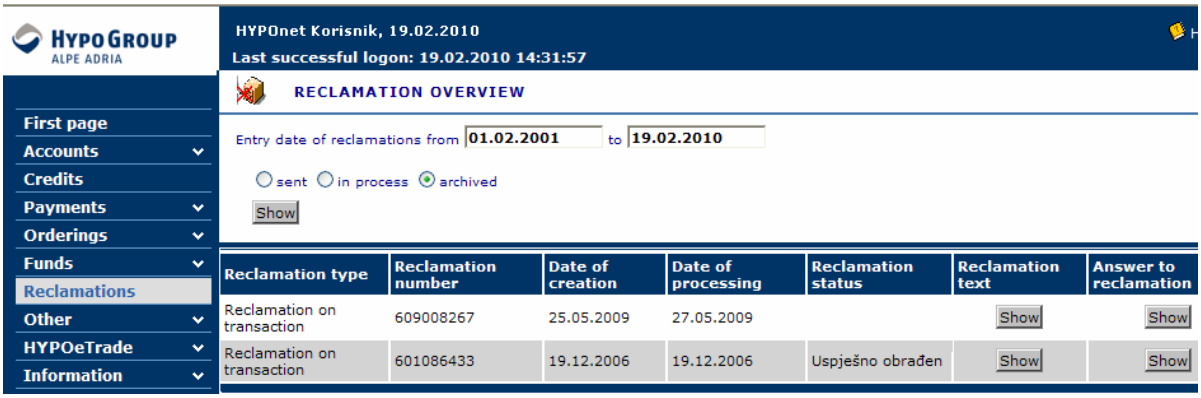
The investment fund business, i.e. the ratio of invested and earned can be observed through **Performance overview**. In the active part of screen you have to define criteria according to which you want to search.

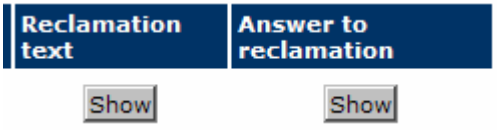


2.8 Reclamations

Reclamations can be viewed upon **date** and **status**.
There are the following statuses:

- Sent
- In process
- Archived





Statuses **In process** and **Archived** are notes from the bank.

2.9 Other

The menu **Other** consists of:

- Messages
- Settings

2.9.1. Messages

Messages contain: **date, message title, message type** and the **print** button.

In order to create a message you have to click on **New message** and enter the message title and text.

By clicking **Accept**, the message is sent to the HYPOnet system administrator.

2.9.2. Settings

The **Settings** are described in **chapter 2.2.1**.

2.10 Information

The following options are given within the **Information** menu:

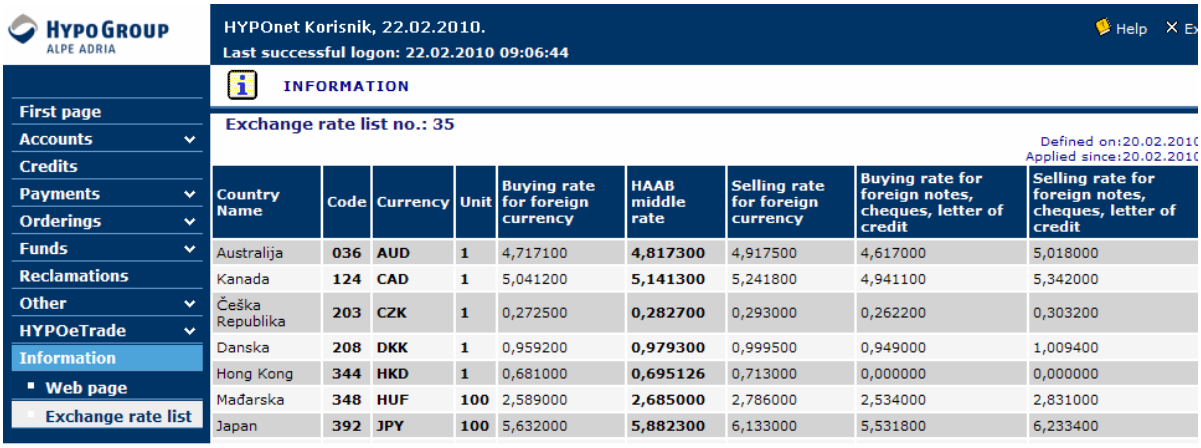
Web page

- link to the web page of Hypo Alpe-Adria-Bank d.d.

http://www.hypo-alpe-adria.hr/bank/

Exchange rate list

- display of the current exchange rate list of Hypo Alpe-Adria-Bank d.d.



Country Name	Code	Currency	Unit	Buying rate for foreign currency	HAAB middle rate	Selling rate for foreign currency	Buying rate for foreign notes, cheques, letter of credit	Selling rate for foreign notes, cheques, letter of credit
Australija	036	AUD	1	4,717100	**4,817300**	4,917500	4,617000	5,018000
Kanada	124	CAD	1	5,041200	**5,141300**	5,241800	4,941100	5,342000
Češka Republika	203	CZK	1	0,272500	**0,282700**	0,293000	0,262200	0,303200
Danska	208	DKK	1	0,959200	**0,979300**	0,999500	0,949000	1,009400
Hong Kong	344	HKD	1	0,681000	**0,695126**	0,713000	0,000000	0,000000
Mađarska	348	HUF	100	2,589000	**2,685000**	2,786000	2,534000	2,831000
Japan	392	JPY	100	5,632000	**5,882300**	6,133000	5,531800	6,233400

2.2.10. Log-off from HYPOnet

Click on Exit in the upper right corner for ending of operations in the HYPOnet application. After being asked if you are sure about getting out, click on **Yes**, otherwise on **No**.

3. SUPPORT AND CONTACT

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Slavonska 6, HR 10000 Zagreb
http://www.hypo-alpe-adria.hr
hyponet.croatia@hypo-alpe-adria.hr

Customer service: 0800 14 14
For calls from abroad: +385 1 6030 000

HYPOnet:
https://www.hypo.hr